

Welcome to kynect

fact sheet



Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.



Get the coverage you need.

kynect is an online health insurance store where you can buy quality health plans from companies you know and trust.

Federal law requires that most people have health coverage or pay a tax penalty. For 2015, the penalty is \$325 per person or 2% of your yearly income, whichever is higher. For 2016, the penalty is \$695 per person or 2.5% of your income, whichever is higher.

Using kynect, many people qualify for help with insurance costs.

With one application, kynect can help you get the health coverage you need for free (Medicaid and KCHIP) or at a savings (health insurance plan). A family of four can make up to \$33,465 a year and qualify for Medicaid. A family of four can make up to \$97,000 a year and qualify for savings on their health insurance.

Many people will qualify for help with insurance payments.

FAMILY SIZE	MEDICAID COVERAGE YEARLY INCOME	PAYMENT ASSISTANCE YEARLY INCOME
1	\$16,243	\$47,080
2	\$21,983	\$63,720
3	\$27,724	\$80,360
4	\$33,465	\$97,000
5	\$39,206	\$113,640
6	\$44,947	\$130,280

If your income is near these amounts, you may still qualify.

Payment assistance will be available only if you qualify and purchase through kynect.

Even if you have a preexisting condition like high blood pressure or diabetes, you cannot be denied or canceled. There are no lifetime limits on coverage. Children can stay on their parents' plan until age 26.



kynect.ky.gov

1-855-4kynect (459-6328)

Get better coverage at a lower cost.

All health plans must cover 10 essential benefits such as doctor visits, trips to the hospital or emergency room, care for pregnant women and children, treatment for substance abuse and preventative care. An insurance plan not offered through kynect may not have as many benefits.

kynect offers savings, too. Through kynect, more people are eligible for Medicaid. And, many are eligible for discounts on both their monthly bills and their out-of-pocket expenses. But only if you apply!

Find the health plan that is right for you.

When you compare health insurance plans through kynect, the plans are put into four “metal” levels. The levels are based on how you and the plan can expect to share the costs of care:



The levels do **not** reflect the quality or amount of care the plans provide. The level you choose affects how much you pay each month and how much of the bill you pay for things like hospital visits or prescription medications.

You can get free and confidential help.

Insurance agents can give you advice, help you apply for payment assistance and enroll you in a plan. kynectors can help you fill out an application so you can enroll in Medicaid, KCHIP or an insurance plan. For help, go online to **kynect.ky.gov** or call kynect at **1-855-4kynect (459-6328)**.

Options for small businesses.

kynect also helps small businesses provide affordable health insurance to their employees. Some businesses may qualify for tax credits to help pay for employee health insurance.

Save on your insurance. Go online or call kynect today.



kynect.ky.gov

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